



## EBT WIRELESS PROJECT

### May 09 Newsletter



DHS

### From the Editor – Jan Walters

Total Transactions	EBT Transactions	Total Sales on Wireless
<b>2008 Total: 27,670</b>	<b>4252 (15.4% of total)</b>	<b>\$724,404</b>
<b>2009 Totals:</b>		
January 09 265	17 (6.4%)	\$14,678
February 291	42 (14.4%)	\$23,494
March 382	39 (10.2%)	\$26,075
April 579	44 (7.6%)	\$28,492

#### April Facts:

- EBT transactions are 293% higher than 2008. (44 compared to 15 a year ago)
- Total transactions are 118% higher than 2008. (535 compared to 453 a year ago)
- EBT Sales are 192% higher than 2008. (\$749 compared to \$391)
- Total sales are 7% lower than 2008. (\$28,492 compared to \$30,646)
- The average transaction amount for April is \$49.21 compared to \$67.65 a year ago.

Farmers markets are now in full swing. DHS reactivated approximately 28 devices effective 5-1-09. There were 13 devices that had problems. Most problems were due to EBT not being activated. One device had complete radio failure. This is why it is extremely important to test your machine before you go to market. Most fixes are immediate and can be done within the hour. Others require technical assistance from the merchant provider. Call Jan or Tracy so we can run an EBT test transaction over the phone before your first market.

A suggestion on the survey forms was to include more information about what markets were experiencing EBT, debit/credit sales. [Here are interesting facts regarding April sales:](#)

There were 36 farmers/producers who had sales. Fourteen of those farmers had EBT sales. Seven of the fourteen farmers with EBT sales are located in the Quad City area.

Sales for meat were 33% of all EBT sales. Dairy items represented 9% of all EBT sales. The remaining 58% of EBT sales was for baked goods, fresh produce, vegetable plants, jelly, etc.

**For the third month in a row, Grossman's Meats in Davenport had the highest number of EBT transactions (9). Good job Ives and Bonnie! Congratulations to a new vendor, Iowa Food Cooperative in central Iowa. They had the largest amount of EBT sales.**

### De-Obligation of Food Stamp Coupons

Just a reminder: After the close of your business on **June 17, 2009**, you cannot accept any paper Food Stamp coupons for payment. These 'old' paper coupons were how Food Assistance

benefits used to be issued prior to the EBT card. Iowa DHS implemented the EBT card in May 2003, so you probably will not see any more paper coupons. If you do accept any paper coupons after the June 17, 2009 date, you will not be reimbursed.

## Farmer Responsibilities

Since we have so many new farmers starting the Wireless Project this Spring, now is a good time to remind everyone about the basic program guidelines. Unfortunately, there have been a couple of recent instances where the farmers did not follow instructions and TMS debited money from their personal bank account. Here are basic tips to follow if you wish to avoid any penalties/fees:

- Keep a copy of the TMS (Total Merchant Source application). This application represents a contract between you and TMS. This document identifies fees and penalties if equipment is not promptly returned when you decide to drop out of the program.
- For rentals/Free machines: If you are closing your account, you will receive a shipping label from TMS. You must mail the machine (original box, including cords) back within 7 days. TMS owns the equipment and it is valued at \$750. If TMS does not receive the machine within the specified time frame, they will debit your bank account for \$750. DHS cannot intervene in these instances. It may take several weeks for you to receive a refund.
- If you no longer are selling at farmers markets and wish to drop out of the Wireless Project, contact Tracy Penick or Jan Walters first. DHS owns some of the machines and extra batteries. DHS wants to ensure those items are mailed back to us, not TMS.
- Keep your original box and all the cords that come in the box. There have been several recent instances where cords have become damaged or lost. The download cords cost \$124.50 and charger cords cost \$52.95. With wear and tear, some cords will need to be replaced. Report those problems promptly to DHS. If wireless machines are returned to TMS with missing cords, you may be charged by TMS to replace those items.
- Overdrafts – Try to avoid them. Besides costing you money in bank fees, TMS may turn off your wireless device if they cannot collect the monthly fees from your account. We had one farmer, whose account had insufficient funds for three consecutive months. TMS shut off their machine and the farmer will not be able to participate in the future.
- Farmers Using Free Equipment: If you are using a ‘free’ device, your account must stay active for 12 consecutive months. If you call TMS before the end of the 12-month period and close your account, TMS will charge you \$295.

## Upcoming Events

June 6<sup>th</sup> – Des Moines Downtown market – Top Chef, Bravo’s hit television show will be at the downtown market. They will be filming the show in the parking lot of Court Avenue Brew Pub parking lot.

Des Moines Downtown Winter Season Markets – Des Moines is holding their indoor/outdoor markets at Capital Square/Nollen Plaza; the same as previous years. The dates are November 20<sup>th</sup> & 21<sup>st</sup>, and Dec. 18<sup>th</sup> & 19<sup>th</sup>. The Friday lunch market will be from 11AM-2PM. For more information contact: Kelly Foss (515-286-4928) or Molly Kotval (286-4911) if you’re interested in selling at this market.

## Customer Survey Results

You folks are really on the ball. We have received quite a few of the new survey cards from customers. Here are the recent comments:

1. Is there a specific food item that you went there to buy?  
Meat: 3 Eggs: 1 Cheese/Bread 1 Vegetables: 1 Baked goods: 1 Non food items: 1
2. Why do you like to buy those items at farmers markets?
  - Quality and nutrition
  - Want meat from one cow rather than 1000. I'm pro-animal treatment and like supporting local business
  - Want to know where they're coming from and can talk to the farmer that raised it.
  - Green thing to do
3. Are there other items you would like to buy at the farmers market but you can't find them?
  - Raw milk and cheese
  - Cheese or butter – couldn't find it last weekend. It's hit or miss.
  - Waiting for seasonal items
  - Scones. They're usually available, but not today.
4. What services would you like the market to offer that isn't there today?
  - Better restroom
  - Chair/tables to sit and enjoy a cup of coffee and rolls or other items that we purchase (2)
  - Completely satisfied
  - Think they do a great job so far
5. It is good to support the local economy by buying from local farmers/producers?  
Yes: 4 No:
6. Food from the market is fresher: Yes: 3 No: 0 Sometimes: 1
7. I want to eat healthier: Yes: 4 No: 0
8. Food at the farmers markets cost more than a grocery store: Yes: 0 No: 3  
Depends/typically no: 1
9. I prefer to buy at farmers markets because:
  - It is closer than the stores and easy to get to
  - Better quality
  - Know where it is coming from and know farmers
  - Greener and supporting local economy and also know someone down there.

Additional comments were:

- The addition of an indoor market in the Quad Cities has been wonderful
- I appreciate the meat I buy from Geest Farms
- Going to the market is a social event for me and my family.
- I don't go sometimes if there are special events downtown. (parking problems)
- Discourage dogs

## Media Contacts

The Wall Street Journal contacted Iowa DHS after viewing our website on farmers markets. They are developing a story about if/how the stimulus money (increased benefits) makes it way to farmers markets. After interviewing DHS staff, the reporter wanted to speak to farmers who have EBT customers. Since the Freight House market has been operational this winter/early spring, they contacted two farmers in that area. Apparently, the story continues to unfold and the reporter may be making a trip to that market to visit with farmers and EBT households.

## How to Apply for Food Assistance

**We've heard that some of you are occasionally approached by a customer asking how to apply for Food Assistance/Food Stamp/SNAP. There is no longer an 800 number to call and apply for assistance. Anyone can apply for Food Assistance by going to their local DHS county office or visiting the following website. <https://dhssecure.dhs.state.ia.us/yesfood/>**

**An easier way is just visit the DHS website and click on Food Assistance. Look for the link on how to apply. <http://www.dhs.state.ia.us/>**

## New Customer Survey Cards for 2009

By now, all of you have received a supply of the new survey cards. We want you to put a card in every customer's bag. If you need more cards, contact Tracy. Here are the results so far:

- Why do you like to shop at farmers markets? (Top reasons)
  - Fresh produce
  - Support local farmers
  - To get good, fresh food
  - Buy local
- How often do you shop at farmers markets?
  - Every week – 50%
  - Every 2 weeks – 25%
  - Every 2-3 weeks – 13%
  - All summer – 6%
  - Few times during the summer – 6%
- What markets do you shop at? (Top 3 responses thus far)
  - Des Moines Downtown
  - Davenport Freight House
  - Not identified on survey
- What did you buy today at the market? (Top 6 in descending order)
  - Fresh produce
  - Vegetable plants
  - Eggs
  - Flowers
  - Popcorn/kettlecorn
  - Coffee

- What would you like to buy but can't find at the market? (in descending order)
  - Nothing
  - More fresh flowers
  - More meat vendors
  - More vendors
- If a year round market was in your area, would you shop at it during the winter months?
  - Yes – 87%
  - No – 13%
- What services could the market offer or provide that would make you shop there more often? (in descending order)
  - Restrooms
  - Hand washing stations
  - Canning/freezing classes
  - Chairs/sitting areas
  - Closer location
- How did you pay for your items today?
  - Cash – 48%
  - Credit – 18%
  - Debit – 30%
  - EBT – 0%
  - Checks – 4%

DHS is hoping to learn more about the shopping habits of EBT households and what would interest them at farmers markets. We will be sharing feedback from the customer survey in the monthly newsletters.

**When you receive your new supply of survey cards, please be sure to give each customer a survey card to take with them or drop one in their bag.**

## **Hold the Spot – Iowa Farm Bureau Annual Meeting**

DHS has learned that Iowa Farm Bureau will be holding a 'farmers market' at their annual meeting in December. The meeting is typically held the first week of December. Exact dates/location is not known at this time. If you would be interested in setting up a booth at that conference, let us know. The meeting will be either 2 or 3 days. Look for additional information in future newsletters.

## **Refresher Training**

If any one would like to have a refresher training session, please call Tracy to schedule an appointment. We can do phone training or explore other options for meeting with you.

## **Important Information on Turning Off Your Machine!**

If you decide to turn off your wireless machines, it is extremely important that you contact Tracy first, not Total Merchant Services (TMS). The EBT Wireless Program is a special program and therefore the closure forms HAVE to come through us. If you contact TMS directly, you may

incur the \$295 early termination fee. We have had two farmers go directly to TMS and one of the farmers even sent the State of Iowa owned equipment back to TMS and it cannot be retrieved. The same farmer also threw away our signs. Because of these actions, the farmer has been billed for the loss State of Iowa equipment. If you have any questions on this issue, please contact Tracy.

## Reminders:

1. Since we have so many new farmers, remember that you cannot ring up a sale for another vendor. You could lose your Food Stamp certification and be terminated from the Wireless Project.
2. Since you are paying for the commercial transaction fees, be sure to keep track of what you are paying so you can use those expenses as a tax deduction.
3. You cannot set a minimum purchase amount. If an EBT household wishes to purchase \$.50 in onions, you do need to process the transaction. Same for any debit or credit transaction.
4. If your machine quits working, be sure to call Jan or Tracy right away! Or if need help during the weekend, you can call the 800 phone number on the side of your machine.
5. Let us know if you need any supplies such as paper rolls, power cords, or battery.
6. The second battery that we provide to you was purchased by DHS. If you ever need to return your wireless machine, be sure to keep one battery, carrying case and signs. We will pick them up from you.
7. **Charge your batteries before market.** You should always have a charged battery, ready to go for market. If a battery is not holding a charge, contact Tracy for a replacement.
10. Please make sure to keep the original box that your machine came in as it contains the Sim card, which is needed to identify your machine if you have to call TMS.

## Help Desk

**We are here to help you!**

**When you have questions about:**

- **Participating in the Wireless project or reimbursement questions? Call Tracy Penick at 515-281-5545 or Jan Walters at 515-281-3588.**
- **What you can sell to EBT customers, or being authorized to accept EBT? Call FNS at 515-284-4035.**
- **Food Assistance eligibility? Call Char Hansen at 515-281-6820.**